Case 3:13-bk-04274-PMG Doc 1 Filed 07/11/13 Page 1 of 51

B1 (Official Form 1) (4/10) UNITED STATES BANKRUPTCY COURT VOLUNTARY PETITION Middle District of Florida Name of Debtor (if individual, enter Last, First, Middle): EUELL, LESTER ALAN Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): 3800 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 515 Laurel Drive Ormond Beach, FL ZIP CODE 32174 ZIP CODE County of Residence or of the Principal Place of Business: Volusia County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) (Form of Organization) (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition of a Foreign Single Asset Real Estate as defined in Chapter 9 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Recognition of a Foreign Partnership Stockbroker Chapter 13 Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding Clearing Bank check this box and state type of entity below.) Other Nature of Debts (Check one box.) **Tax-Exempt Entity** (Check box, if applicable.) ☑ Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a personal, family, or house-Code (the Internal Revenue Code). hold purpose. Chapter 11 Debtors Filing Fee (Check one box.) Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach \square signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/13 and every three years thereafter). attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors □.≦ 25,001-1-49 50-99 100-199 200-999 1,000-5,001-10,001-50,001-Over 5 000 10,000 25,000 50,000 100,000 100,000 Estimated Assets More than П \square \$50,001 to \$100,001 to \$500.001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$0 to to \$500 to \$1 billion \$1 billion \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 million million million million million **Estimated Liabilities** П п П П \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million

Case 3:13-bk-04274-PMG Doc 1 Filed 07/11/13 Page 2 of 51

B1 (Official Form 1) (4/10)		Page 2			
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s): LESTER A. EUELL				
All Prior Bankruptcy Cases Filed Within Last 8 Y		t.)			
Location Where Filed: NONE	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi	iate of this Debtor (If more than one, attach a	additional sheet.)			
Name of Debtor:	Case Number:	Date Filed:			
District: Middle District of Florida	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare the have informed the petitioner that [he or she] may proceed under chapter 7, 11, or 13 of title 11, United States Code, and have explained the relief available use each such chapter. I further certify that I have delivered to the debtor the nor required by 11 U.S.C. § 342(b).					
Exhibit A is attached and made a part of this petition.	X	(m)			
	Signature of Attorney for Debtor(s)	(Date)			
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition. No.		iblic health or safety?			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.					
Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)					
 □ Debtor claims that under applicable nonbankruptcy law, there are c entire monetary default that gave rise to the judgment for possessio □ Debtor has included with this petition the deposit with the court of a second c	n, after the judgment for possession was entered	ed, and			
of the petition.					
Debtor certifies that he/she has served the Landlord with this certifies	Surroit. (11 0.0.0. § 302(1)).				

B1 (Official Form) 1 (4/10)	Page 3
Voluntary Petition	Name of Debtor(s). LESTER A. EUELL
(This page must be completed and filed in every case.)	LESTER A. EUELL
Signa	
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of fittle 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
X Signature of Joint Debtor 386-852-0012 Telephone Number (if not represented by attorney) Date	(Printed Name of Foreign Representative) Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Gary W. Tinsley Printed Name and title, if any, of Bankruptcy Petition Preparer 320426 Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) 6355 S. Williamson Blvd. #515 Port Orange, FL 32128
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States	X Address Graph Vinil 7-10-13 Date
Code, specified in this petition.	
Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Middle District of Florida

In re LESTER A. EUELL	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

В	1D	(Official	Form	1.	Exh.	D) (12/08	- Cont.
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Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor

Date: 7-11-13

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

PETITION WORKSHEET CASE NUMBER...: 13-04274-3G3 DEBTOR.....: EUELL, LESTER ALAN

JOINT....:

FILED: 07/11/2013 CASE TYPE: I COUNTY: 12127 WHERE [0]
TRUSTEE: [NEWAY, DOUG]
WHEN MONDAY AUGUST 26, 2013 AT 9:30 a.m. [46]
MATRIX INST. APP 20 LRG UNSEC. MATRIX (CH 11) MATRIX ON DISK SOAR
PRO SE 20 LRG UNSEC. LIST (CH 11)
EXHIBIT (REQUIRED IF DEBTOR IS A CH 11 CORPORATION) SUMMARY OF SCHEDULES SCHEDULES A- J (INDICATE UNDER COMMENTS IF ANY ARE MISSING) DECLARATION UNDER PERJURY STATEMENT OF FINANCIAL AFFAIRS CH 7 STATEMENT OF INTENTIONS
CHAPTER 13 PLAN
COMMENTS: Chi3: Tinsay: Instil
CLAIMS BAR DATE: / / COMPLAINT DATE: / / Fee information: Total -> \$80.00

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Middle District of Florida

In re	LESTER A. EUELL	Case No.
	Debtor	Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 80,000.00		
B - Personal Property	Yes	3	\$ 1,950.00		
C - Property Claimed as Exempt	Yes	1			······································
D - Creditors Holding Secured Claims	Yes	1		\$ 198,914.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 32,979.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1		······································	
I - Current Income of Individual Debtor(s)	Yes	1			\$ 710.00
J - Current Expenditures of Individual Debtors(s)	Yes	1			\$ 2,960.00
1	OTAL	16	\$ 81,950.00	\$ 231,893.00	-

B 6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Middle District of Florida

In re LESTER A. EUELL ,	Case No
Debtor	
	Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 710.00
Average Expenses (from Schedule J, Line 18)	\$ 2,960.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 0.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 118,914.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 32,979.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	: '	\$ 151,893.00

B6A (Official Form 6A) (12/07)

n re	LESTER A. EUELL	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Sole owner in fee simple 80,000.00 198913	DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Total ➤ 80,000.00		Sole owner in fee simple			198913

(Report also on Summary of Schedules.)

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Case 3:13-bk-04274-PMG	Doc 1	Filed 07/11/13	Page 10 of 51

B 6B (Official Form 6B) (12/07)

In re	LESTER A. EUELL	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		cash		100.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
Security deposits with public utilities, telephone companies, landlords, and others.	×			
Household goods and furnishings, including audio, video, and computer equipment.		Furnishings & Electronics, home address		1,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		clothing		350.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	×			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	×			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	×			

In re	LESTER A. EUELL	 Case No	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A — Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	×			

B 6B (Official Form 6B) (12/07) -- Cont.

In re	LESTER A. EUELL

		 	 	
Deb	tar			

Case No.	
	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIPE, YOHT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.				
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B 6C (Official Form 6C) (04/10)

In re	LESTER A. EUELL	Case No
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

□ 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
C146 450 *

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
cash & bank accounts	FS 222.201 (SSI)	100.00	100.00
Furnishings & Electronics	Fla Const 10-4 & FS 222.25	1,500.00	1,500.00
clothing	Fla Const 10-4 & FS 222.25	350.00	350.00

^{*} Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B 6D (Official Form 6D) (12/07)

In re LESTER A. EUELL ,	Case No.
Debtor	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Citi Property Holdings c/o Meredith Minkus 200 S. Orange Ave Ste 800 Orlando, FL 32801	n	-	12/2006; mortgage on 515 Laurel Dr Ormond Beach, FL VALUE\$ 80,000.00			x	198,914.00	118,914.00
ACCOUNT NO.			VALUE \$					
O continuation sheets attached			VALUE \$ Subtotal ▶ (Total of this page)				\$ 198,914.00	\$ 118,914.00
			Total ► (Use only on last page)				\$ 198,914.00 (Report also on Summary of Schedules.)	\$ 118,914.00 (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

LESTER A. EUELL, 515 Laurel Drive, Ormond Beach, FL 32174; 386-852-0012

GARY W. TINSLEY; 6355 S. Williamson Blvd. #515, Port Orange FL 32128; 320-42-6535

Josh Clark well L

B 6E (Official Form 6E) (04/10)

Contributions to employee benefit plans

In re_LESTER A. EUELL ,	Case No.
Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with printally consumer debts report this total also on the Statistical Statis
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B OE (Official Form OE) (04/10) – Cont.	
In re LESTER A. EUELL ,	, Case No (if known)
Debtoi	(ij kliowii)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,775* per farmer	er or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,600* for deposits for the purchase that were not delivered or provided. 11 U.S.C. § 507(a)(7).	e, lease, or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Un	iits
Taxes, customs duties, and penalties owing to federal, state, and	local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depos	sitory Institution
	e Office of Thrift Supervision, Comptroller of the Currency, or Board of successors, to maintain the capital of an insured depository institution. 11 U.S.C
Claims for Death or Personal Injury While Debtor Was Int	toxicated
Claims for death or personal injury resulting from the operation of drug, or another substance. 11 U.S.C. § 507(a)(10).	of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,
* Amounts are subject to adjustment on 4/01/13, and every three yeadjustment.	ears thereafter with respect to cases commenced on or after the date of
<u></u>	ntinuation sheets attached

Case 3:13-bk-04274-PMG Doc 1 Filed 07/11/13 Page 17 of 51

B 6F (Official Form 6F) (12/07)

In re	LESTER A. EUELL	•	Case No.
•	Debtor		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2790x			9/2010				
BCA Financial Services 18001 Old Cutler, Ste 462 Palmetto Bay, FL 33157	N	-	Collection account for HHCSI				2,293.00
ACCOUNT NO. 5118066x			4/2010				
Collection Consultants 6100 San Fernando Rd. Ste 211	N	-	Collection account for Kaiser Permanente				744.00
ACCOUNT NO. 44479821256x			5/2007				
Credit One Bank P Box 98873 Las Vegas, NV 89193	N	-	Credit card				1,380.00
ACCOUNT NO. 11259x			6/2011				
Asset Acceptance Corp PO Box 1630 Warren, MI 48090	N	_	Collection account for Credit One Bank				
					Sub	total >	\$ 4,417.00
3_continuation sheets attached		(Report a	(Use only on last page of the also on Summary of Schedules and, if appl Summary of Certain Liabi	icable, o	ed Sched n the Sta	tistical	\$

In re LESTER A. EUELL	,	Case No.
Debtor		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 601100419979x Discover Financial Services PO Box 15316 Wilmington, DE 19850	N	-	11/2007 Credit card				6,709.00
ACCOUNT NO. 1120098000019x Ernst Artmann & Assc. PO Box 4200 Laguna Beach, CA 92662	N	-	5/2010 Collection account for Hemet Radiology			:	465.00
ACCOUNT NO. 34135199 Escallate 5200 Stoneham Rd. North Canton, OH 44720	N	<u>-</u>	2/2010 Collection account for EPMG/Moreno Valley Com Hosp.				1,424.00
ACCOUNT NO. 517800608091x First Premier Bank 601 S. Minnesota Ave. Sioux Falls, SD 57104	N	-	2/2011 Credit card				185.00
ACCOUNT NO. 51780063844x First Premier Bank 601 S. Minnesota Ave. Sioux Falls, SD 57104	N	-	3/2012 Credit card				93.00
Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal ➤					total≻	\$ 8,876.00	
Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					lule F.) itistical	\$	

In re LESTER A. EUELL ,	Case No.
Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
LVNV Funding PO Box 10497 Greenville, SC 29603	N	<u>-</u>	12/2011 Collection account for Wells Fargo Bank NA				999.00
ACCOUNT NO. 11520121x Marigold Financial PO Box 49990 Riverside, CA 92514	N	-	11/2011 Collection account for Dr. Imdad Yusufaly				470.00
Robert E. Kramer 555 W. Granada Blvd. A9 Ormond Beach, FL 32174	N	-	7/2009 Judgment lien				2,808.00
ACCOUNT NO. 2822x San Bernardino Collections 157 W. 5th St., FI 2 San Bernardino, CA 92415	N	-	7/2010 Collection account				13,239.00
ACCOUNT NO. 117183x Unique National Collection 119 E. Maple St. Jeffersonville, IN 47130	N	-	1/2012 Collection account for Volusia County Public Library				82.00
Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					total➤	\$ 17,598.00	
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					ule F.) tistical	\$	

LESTER A. EUELL, 515 Laurel Drive, Ormond Beach, FL 32174; 386-852-0012

GARY W. TINSLEY; 6355 S. Williamson Blvd. #515, Port Orange FL 32128; 320-42-6535

In re LEST	ER A. EUELL	.	Case No.
	Debtor		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

					<u> </u>		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3041260000701			8/2012				
United Collection 100 Commerce St., Ste 106 Lake Mary, FL 32746	N	-	Collection account for EVAC				470.00
ACCOUNT NO. 5041060000452x			8/2010				
United Collection 100 Commerce St., Ste 106 Lake Mary, FL 32746	N	-	Collection account for EVAC		:		642.00
ACCOUNT NO. 9236702020x			8/2012 Cell phone				
Verizon Wireless PO Box 26055 Minneapolis, MN 55246	N	-					45.00
ACCOUNT NO. 102010876x			2/2008 Note loan				
Wells Fargo Financial 4143 121st St. Urbandale, IA 50323	N	-					931.00
ACCOUNT NO.							
Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					total➤	\$ 2,088.00	
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					lule F.) itistical	\$ 32,979.00	

In re LESTER A. EUELL , Case No. (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
Ford Motor Credit P.O. Box 54200 Omaha, NE 68154	Auto lease; debtor is sole lessor

ase 3:13-bk-04274-PMG	Doc 1	Filed 07/11/13	Page 22 of 51

B 6H (Official Form 6H) (12/07)

In re LESTER A. EUELL ,	Case No
Debtor	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re LESTER A. EUELL	 Case No.	
Debtor	 (if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE			
Status: Single	RELATIONSHIP(S): NONE	AGE(S):		
Employment:	DEBTOR		SPOUSE	
Occupation Disal	bled			
Name of Employer				
How long employe	d			
Address of Employ	rer			
NCOME: (Estimate	of average or projected monthly income at time	DEBTOR	SPOUSE	
case i				
3.6		\$0.00	\$	
(Prorate if not page	ges, salary, and commissions	\$ 0.00	•	
Estimate monthly		<u> </u>		
,				
SUBTOTAL		\$ 0.00	\$	
LESS PAYROLL	DEDICTIONS			
		\$ 0.00	\$	
a. Payroll taxes and social securityb. Insurancec. Union dues		\$ 0.00	\$	
		\$ 0.00	\$	
d. Other (Specify):	\$0.00	\$	
SUBTOTAL OF I	PAYROLL DEDUCTIONS	\$0.00	\$	
TOTAL NET MO	NTHLY TAKE HOME PAY	\$0.00	\$	
	om operation of business or profession or farm	\$0.00	\$	
(Attach detailed		\$ 0.00	\$	
Income from real		\$ 0.00	\$	
	ends nance or support payments payable to the debtor for		3	
	se or that of dependents listed above	\$0.00	\$	
1. Social security of	r government assistance			
(Specify): SSI		\$ <u>710.00</u>	\$	
 Pension or retirer Other monthly in 		\$0.00	\$	
(Specify):		\$0.00	S	
I. SUBTOTAL OF	LINES 7 THROUGH 13	\$710.00	\$	
5. AVERAGE MO	NTHLY INCOME (Add amounts on lines 6 and 14)	<u>\$ 710.00</u>	\$	
5. COMBINED AV	/ERAGE MONTHLY INCOME: (Combine column	\$	710.00	
tals from line 15)	William Committee Committee Committee	(Report also on Summar	ry of Schedules and, if applicable,	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

Sell. G. M.

Case 3:13-bk-04274-PMG Doc 1 Filed 07/11/13 Page 24 of 51

B6J (Official Form 6J) (12/07)

In re LESTER A. EUELL ,	Case No.
Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expendi	tures labeled	l "Spouse."
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,300.00
a. Are real estate taxes included? Yes No	·	····
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	125.00
b. Water and sewer	\$_	65.00
c. Telephone	\$	75.00
d. Other_cable & internet	\$_	75.00
3. Home maintenance (repairs and upkeep)	\$_	100.00
4. Food	\$_	350.00
5. Clothing	\$_	100.00
6. Laundry and dry cleaning	\$_	20.00
7. Medical and dental expenses	\$_	0.00
8. Transportation (not including car payments)	\$_	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$_	125.00
10.Charitable contributions	\$_	0.00
11.Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$_	0.00
b. Life	\$_	0.00
c. Health	\$_	0.00
d. Auto	\$_	200.00
e. Other	\$_	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$_	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		075.00
a. Auto	\$_	275.00
b. Other	\$_	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$_	0.00
15. Payments for support of additional dependents not living at your home	\$_	·
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$_	0.00
17. Other	<u> </u>	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,960.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
car payment ends in August, 2013		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$_	710.00
b. Average monthly expenses from Line 18 above	\$_	2,960.00
c. Monthly net income (a. minus b.)	\$_	2,250.00

Tester July

LESTER A. EUELL, 515 Laurel Drive, Ormond Beach, FL 32174; 386-852-0012

GARY W. TINSLEY; 6355 S. Williamson Blvd. #515, Port Orange FL 32128; 320-42-6535

In	re	LESTER A. EUELL	,
		Debtor	

Case No.		
	GC lower	m.m.\

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	<u></u>
I declare under penalty of perjury that I have read the my knowledge, information, and belief.	e foregoing summary and schedules, consisting of
, w	
Data 7-11-13	Signature / / / / / / / / / / / / / / / / / / /
Date	Debuggi Debuggi
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATUR	RE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and i promulgated pursuant to 11 U.S.C. § 110(h) setting a maxim amount before preparing any document for filing for a debtor	try petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been turn fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum or or accepting any fee from the debtor, as required by that section.
Gary W. Tinsley	320-42-6535
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state who signs this document.	e the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
6355 S. Williamson Blvd. #515	
Port Orange, FL 32128 Address	
X Signature of Bankruptcy Petition Preparer	7-10-13 Date
Names and Social Security numbers of all other individuals v	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach addi	itional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provis 18 U.S.C. § 156.	sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENAL	LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
partnership] of the	e president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (<i>Total shown on summary page plus I</i>), and that they are true and correct to the best of my
Date	Signatura
	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corp	poration must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B 7 (Official Form 7) (04/10)

UNITED STATES BANKRUPTCY COURT

Middle District of Florida

In re: LESTER A. EUELL	Case No.	
Debtor	(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

spouses are separated and a joint petition is not filed.)

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the

AMOUNT SOURCE

DATES OF

PAYMENTS/

TRANSFERS

AMOUNT

PAID OR

VALUE OF TRANSFERS **AMOUNT**

STILL OWING

NAME AND ADDRESS OF CREDITOR

^{*}Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None V

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None **M**

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

SEE ATTACHED ADDENDUM

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

V

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT **TERMS OF ASSIGNMENT** OR SETTLEMENT 4

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT **CASE TITLE & NUMBER**

DATE OF ORDER

DESCRIPTION AND VALUE Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE

OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF **PROPERTY**

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF LOSS

BY INSURANCE, GIVE PARTICULARS

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Gary W. Tinsley

7/10/2013

\$299

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND

DATE

VALUE RECEIVED

None

 \mathbf{V}

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION

DATE OF TRANSFER

OTHER DEPOSITORY

OF

OR SURRENDER,

TO BOX OR DEPOSITORY CONTENTS IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT

SETOFF

OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight** years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

7

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT **DOCKET NUMBER**

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing

executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL-SECURITY

OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

BEGINNING AND

ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

account and records of the department of the dep	tors and other parties, including me	his case were in possession of the nt and records are not available, explain. ADDRESS recantile and trade agencies, to whom a ly preceding the commencement of this case DATE ISSUED
Il financial institutions, credistatement was issued by the NAME AND ADDRESS	tors and other parties, including med debtor within two years immediate	rcantile and trade agencies, to whom a ly preceding the commencement of this case
statement was issued by the NAME AND ADDRESS	tors and other parties, including mendebtor within two years immediate	ly preceding the commencement of this case
		DATE ISSUED
ntories		
	tories taken of your property, the na ar amount and basis of each invento	ume of the person who supervised the ory.
DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
ne name and address of the pove. DATE OF INVENTORY	erson having possession of the recor	rds of each of the inventories reported NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
rent Partners, Officers, Dir	rectors and Shareholders	
f the debtor is a partnership, learning.	list the nature and percentage of par	tnership interest of each member of the
ME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
c	If the debtor is a corporationtly or indirectly owns, contractly	If the debtor is a corporation, list all officers and directors of the theoretical transfer of the oration.

* * * * * *

[If complete	ed by an individual or individual and spous	<i>?]</i>	
	der penalty of perjury that I have read the anothernts thereto and that they are true and		the foregoing statement of financial affairs
Date	7-11-13	Signature of Debtor	Malmini
Date		Signature of Joint Debtor (if any)	
I declare unde	on behalf of a partnership or corporation] or penalty of perjury that I have read the answers con at they are true and correct to the best of my knowle		
Date		Signature	
		Print Name and Title	
[An	individual signing on behalf of a partnership or cor	poration must indicate p	position or relationship to debtor.]
	Ocontinuatio	n sheets attached	
Penalty fo	or making a false statement: Fine of up to \$500,000 or i	mprisonment for up to 5 y	vears, or both. 18 U.S.C. §§ 152 and 3571
DECLARAT	ION AND SIGNATURE OF NON-ATTORNEY	BANKRUPTCY PET	ITION PREPARER (See 11 U.S.C. § 110)
ompensation and have p 42(b); and, (3) if rules of	r guidelines have been promulgated pursuant to 11 t given the debtor notice of the maximum amount bef	the notices and inform J.S.C. § 110(h) setting:	S.C. § 110; (2) I prepared this document for ation required under 11 U.S.C. §§ 110(b), 110(h), and a maximum fee for services chargeable by bankruptcy ment for filing for a debtor or accepting any fee from
Gary W. Tinsley		320-42-65	35
Printed or Typed Name	and Title, if any, of Bankruptcy Petition Preparer	Social-Securi	ty No. (Required by 11 U.S.C. § 110.)
	preparer is not an individual, state the name, title (inter who signs this document.	f any), address, and soc	cial-security number of the officer, principal,
6355 s. Williams Port Orange, FL			
Address		-	

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

7-10-13

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

Signature of Dankruptcy Petition Preparer

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Asset Acceptance Corp PO Box 1630 Warren, MI 48090

BCA Financial Services 18001 Old Cutler Rd., Ste 462 Palmetto Bay, FL 33157

Citi Property Holdings, Inc. c/o Meredith Minkus, Esq. 200 S. Orange Ave., Ste 800 Orlando, FL 32801

Collection Consultants 6100 San Fernando Rd. Ste 211 Glendale, CA 91201

Credit One Bank P Box 98873 Las Vegas, NV 89193

Discover Financial Services PO Box 15316 Wilmington, DE 19850

Ernst Artmann & Assc. PO Box 4200 Laguna Beach, CA 92662

Escallate 5200 Stoneham Rd. North Canton, OH 44720

First Premier Bank 601 S. Minnesota Ave. Sioux Falls, SD 57104

LVNV Funding PO Box 10497 Greenville, SC 29603

Marigold Financial PO Box 49990 Riverside, CA 92514 Robert E. Kramer 555 W. Granada Blvd. A9 Ormond Beach, FL 32174

San Bernardino Collections 157 W. 5th St., Fl 2 San Bernardino, CA 92415

Unique National Collection 119 E. Maple St. Jeffersonville, IN 47130

United Collection 100 Commerce St., Ste 106 Lake Mary, FL 32746

Verizon Wireless PO Box 26055 Minneapolis, MN 55246

Wells Fargo Financial 4143 121st St. Urbandale, IA 50323 B 280 (10/05)

United States Bankruptcy Court

		MIDDLE	District Of	FLORID	<u>OA</u>
In re L	ESTER A. EUELL				
	Debtor			Case No.	
				Chapter	13
				Chapter	
		JRE OF COMPENS. petition if a bankrup			TION PREPARER ition. 11 U.S.C. § 110(h)(2).]
1.	or caused to be prepared of and that compensation pa	ne or more documents aid to me within one y	for filing by the above ear before the filing	e-named debtor(sof the bankrupto	or employee of an attorney, that I prepare s) in connection with this bankruptcy case y petition, or agreed to be paid to me, fo h the bankruptcy case is as follows:
	For document preparation	n services I have agree	ed to accept	\$ <u>2</u>	99
	Prior to the filing of this	statement I have recei	ved	s <u>2</u>	99
	Balance Due	•••••	***************************************	s <u>0</u>	
2.	I have prepared or caused	I to be prepared the fo	llowing documents (i	_{temize):} SEE A	TTACHED LIST
	and provided the following	ng services (itemize):	Document Prepara	ation	
3.	The source of the competent Debtor		s: Other (specify)		
4.	The source of compensat		s: Other (specify) N/	A	
5.	The foregoing is a compl by the debtor(s) in this ba		greement or arrangen	nent for payment	to me for preparation of the petition file
6.	To my knowledge no othe except as listed below:	er person has prepared	for compensation a d	ocument for filin	ng in connection with this bankruptcy cas
	NAME	S	OCIAL SECURITY 1	NUMBER	
x	Any Win-	$\frac{2}{\overline{s}}$	320-42-65 ocial Security number		7-10-13 Date
	Gary W. Tinsley	po	etition preparer (If th	e bankruptcy	
Printed	name and title, if any, of B Petition Preparer		etition preparer is not		
Address	:: 6355 S. Williamson #5		ate the Social Security Ficer, principal, respo		
	Orange, FL 32128	pa	artner of the bankrupt Required by 11 U.S.C	cy petition prepa	

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B19 (Official Form 19) (12/07)

United States Bar	nkruptcy Court
MIDDLE District	Of FLORIDA
In re <u>LESTER A. EUELL</u> , Debtor	Case No.
Debioi	Chapter 13
DECLARATION AND SIGNAT BANKRUPTCY PETITION PRE	
I declare under penalty of perjury that: (1) I in 11 U.S.C. § 110; (2) I prepared the accompanying and have provided the debtor with a copy of the do by 11 U.S.C. §§ 110(b), 110(h), and 342(b); and (3 pursuant to 11 U.S.C. § 110(h) setting a maximum petition preparers, I have given the debtor notice of document for filing for a debtor or accepting any fermions.	cument(s) and the attached notice as required) if rules or guidelines have been promulgated fee for services chargeable by bankruptcy f the maximum amount before preparing any
SEE ATTACHED LIST S S S	Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer: Bary W. Tinsley Bocial-Security No. of Bankruptcy Petition Preparer (Required by 11 U.S.C. § 110): B20-42-6535
If the bankruptcy petition preparer is not an individual and social-security number of the officer, principal this document. 6355 S. Williamson Blvd. #515 Port Orange, FL 32128	
Address X Signature of Bankruptcy Petition Preparer Date Names and social-security numbers of all other ind	7-10-13

this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B19 (Official Form 19) (12/07) - Cont.

2

NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

[Must be filed with any document(s) prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- the tax consequences of a case brought under the Bankruptcy Code;
- the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- how to characterize the nature of your interests in property or your debts; or
- bankruptcy procedures and rights.

[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the United States may promulgate rules or guidelines setting a maximum allowable fee chargeable by a bankruptcy petition preparer. As required by law, I have notified you of this maximum allowable fee, if any, before preparing any document for filing or accepting any fee from you.

Joint Debtor (if any)

Date

[In a joint case, both spouses must sign.]

Signature of Debtor

B 22C (Official Form 22C) (Chapter 13) (12/10)

In re LESTER A. EUELL	According to the calculations required by this statement:
Debtor(s)	The applicable commitment period is 3 years.
	The applicable commitment period is 5 years.
Case Number:	Disposable income is determined under § 1325(b)(3).
(If known)	Disposable income is not determined under § 1325(b)(3).
	(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. REPO	ORT OF INCOME					
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ✓ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. ☐ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.							
All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					Colu Del	imn A otor's come	Column B Spouse's Income	
2	Gross	wages, salary, tips, bonuses, overtime, commi	ssions.		\$	0.00	\$	
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.							
	a.	Gross receipts	\$	0.00				
	b.	Ordinary and necessary business expenses	\$	0.00				
	c.	Business income	Subtract Line b from Line	e a	\$	0.00	\$	
	in the	and other real property income. Subtract Line appropriate column(s) of Line 4. Do not enter a art of the operating expenses entered on Line	number less than zero. Do n	ot include				
4	a.	Gross receipts	\$	0.00				
	b.	Ordinary and necessary operating expenses	\$	0.00				
	c.	Rent and other real property income	Subtract Line b from Line	a	\$	0.00	\$	
5	Inter	est, dividends, and royalties.			\$	0.00	\$	
6	Pension and retirement income.				\$	0.00	\$	
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that					0.00	\$	

B 22C (O	ficial Form 22C) (Chapter 13) (12/10)				2		
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:						
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$Special Security Act Debtor Security Act D	ouse \$	\$ 0.00	\$			
9	international or domestic terrorism.						
		\$					
	b.	\$	\$ 0.00	\$	·		
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). \$ 0.00						
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.						
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD						
12	Enter the amount from Line 11.						
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. a. \$ b. \$ b. \$						
	Total and enter on Line 13.	\$		\$			
14	Subtract Line 13 from Line 12 and enter the result.			\$	0.00		
		amount from I in a 14 hr	the number 12	Φ	0.00		
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.						
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				245.00		
		r's household size:		\$ 41,9	915.00		
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. ✓ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment 3 years" at the top of page 1 of this statement and continue with this statement.						
	The amount on Line 15 is not less than the amount on Line 16. is 5 years" at the top of page 1 of this statement and continue with	Check the box for "The	applicable comn	nitment	period		
	Part III. APPLICATION OF § 1325(b)(3) FOR DETER	RMINING DISPOS	ABLE INCO	ME			
18	Enter the amount from Line 11			S	0.00		

B 22C (O)	ticiai For	m 22C) (Chapter 13) (12/10)							3
Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.									
	a.					\$			
	b.					\$	ļ		
	c.	1 10				\$	J		0.00
20		nd enter on Line 19.	-)(2) Ch	(i.e. 10	T :	10 and antan the m	14	\$	
		nt monthly income for § 1325(t	 					\$	0.00
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.						by the number 12	\$	0.00
22	Applicable median family income. Enter the amount from Line 16.							\$	41,915.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. ☐ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is defined with the income of page 1 of this statement and complete the remaining parts of this statement. ☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement complete Parts IV, V, or VI.						nt. e is i	not	
		Part IV. CALCU	LATION OF	DEI	OUCTIO	NS FROM INC	COME		
		Subpart A: Deductions	ınder Standa	erds o	f the Int	ernal Revenue	Service (IRS)		
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.								
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons								
	Perso	ons under 65 years of age		Perso	ns 65 year	rs of age or older			
	al.	Allowance per person		a2.	Allowanc	e per person			
	b1.	Number of persons		b2.	Number o	of persons			
	cl.	Subtotal		c2.	Subtotal			\$	
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus					\$			

B 22C (Of	ficial For	m 22C) (Chapter 13) (12/10)		4			
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.						
	a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$				
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$				
	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$			
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:						
	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. 0 1 2 or more.						
27A	If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
27B	the bankruptcy court.) Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) I I 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 \$ b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47						
1	I.C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	I SK			

B 22C (Official Form 22C) (Chapter 13) (12/10) Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero. 29 IRS Transportation Standards, Ownership Costs b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 \$ Net ownership/lease expense for Vehicle 2 c. Subtract Line b from Line a. \$ Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all 30 federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes. \$ Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, 31 and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions. \$ Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for 32 term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance. Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required 33 to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. \$ Do not include payments on past due obligations included in Line 49. Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of 34 employment and for education that is required for a physically or mentally challenged dependent child for \$ whom no public education providing similar services is available. Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on 35 childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational \$ payments. Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed 36 by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do \$ not include payments for health insurance or health savings accounts listed in Line 39. Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service-37 such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. \$ 38 Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37. **Subpart B: Additional Living Expense Deductions** Note: Do not include any expenses that you have listed in Lines 24-37

B 22C (O	fficial Form	22C) (Chapter 13) (12/)	.0)				6
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.						
20	a.	Health Insurance			\$		
39	b.	Disability Insurar	ice		\$		
	c.	Health Savings A	ccount		\$		
	Total an	d enter on Line 39					 \$
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$						
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.						
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you						\$
42	your case trustee with documentation of your actual expenses, and you must demonstrate that the						\$
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable						\$
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.					\$	
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.						\$
46	Total A	dditional Expense	Deductions under § 707(b). Ent	er the tota	ıl of Lines 39 throu	gh 45.	\$
•			Subpart C: Deductions	s for De	bt Payment		
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.						
47		Name of Creditor	Property Securing the Del	bt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.				\$	☐ yes ☐ no	
	b.	······································			\$	☐ yes ☐ no	
	C.				\$ Total: Add	☐ yes ☐ no	
					Lines a, b, and c		\$

B 22C (O	IIICiai I C	orm 22C) (Chapter 13) (12/10	<u> </u>		,				
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.								
70		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount					
		Name of Creditor	Property Securing the Deot		ļ				
	a.			\$					
	b.			\$					
	c.			\$	\$				
	<u> </u>			Total: Add Lines a, b, and c	Ψ				
49	as pri	ority tax, child support	iority claims. Enter the total amount, div and alimony claims, for which you were nt obligations, such as those set out in	liable at the time of your bankruptcy	\$				
		ter 13 administrative of ing administrative expe	expenses. Multiply the amount in Line a nse.	by the amount in Line b, and enter the					
	a.	Projected average mor	ithly chapter 13 plan payment.	\$					
50	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/								
1			inistrative expense of chapter 13 case	X					
	c.	Average monuny aum	mistrative expense of chapter 13 case	Total: Multiply Lines a and b	\$				
51	Total	Deductions for Debt 1	Payment. Enter the total of Lines 47 thro	ugh 50.	\$				
		Subpart D: Total Deductions from Income							
52 Total of all deductions from income. Enter the total of Lines 38, 46, and 51.									
52	Total	of all deductions fron	income. Enter the total of Lines 38, 46,	and 51.	\$				
52	Total		income. Enter the total of Lines 38, 46,	The second secon	\$				
52		Part V. DETERM		The second secon	\$ 0.0				
	Total Supp	Part V. DETERN current monthly inco ort income. Enter the n ility payments for a dep	MINATION OF DISPOSABLE	ments, foster care payments, or received in accordance with applicable	T.				
53	Total Supp disab nonba Qual wage	Part V. DETERM current monthly inco ort income. Enter the n ility payments for a dep ankruptcy law, to the ex ified retirement deduces as a contributions for qu	me. Enter the amount from Line 20. nonthly average of any child support pay endent child, reported in Part I, that you tent reasonably necessary to be expendent	ments, foster care payments, or received in accordance with applicable d for such child. mounts withheld by your employer from 541(b)(7) and (b) all required	\$ 0.0				
53 54 55	Total Supp disab nonba Qual wage repay	Part V. DETERM current monthly inco ort income. Enter the national payments for a dep ankruptcy law, to the ex- ified retirement deducts as contributions for quarents of loans from ret	me. Enter the amount from Line 20. nonthly average of any child support pay endent child, reported in Part I, that you tent reasonably necessary to be expendent tions. Enter the monthly total of (a) all a nalified retirement plans, as specified in § 362(b)(1)	ments, foster care payments, or received in accordance with applicable d for such child. mounts withheld by your employer from 5541(b)(7) and (b) all required by).	\$ 0.0				
53	Total Supp disab nonba Qual wage repay Total Dedu whicl a-c be Line provi	Part V. DETERM current monthly inco ort income. Enter the n ility payments for a dep ankruptcy law, to the ex ified retirement deduct as as contributions for qu ments of loans from ret of all deductions allow action for special circu there is no reasonable elow. If necessary, list a 57. You must provide	me. Enter the amount from Line 20. nonthly average of any child support pay endent child, reported in Part I, that you tent reasonably necessary to be expendent tions. Enter the monthly total of (a) all a nalified retirement plans, as specified in § 362(b)(1) wed under § 707(b)(2). Enter the amount mstances. If there are special circumstances.	ments, foster care payments, or received in accordance with applicable d for such child. mounts withheld by your employer from 541(b)(7) and (b) all required 9). In the from Line 52. Incess that justify additional expenses for ances and the resulting expenses in lines all the expenses and enter the total in of these expenses and you must	\$ 0.0 \$				
53 54 55	Total Supp disab nonba Qual wage repay Total Dedu whicl a-c be Line provi	Part V. DETERM current monthly inco ort income. Enter the n ility payments for a dep ankruptcy law, to the ex ified retirement deduct as as contributions for quaments of loans from ret of all deductions allow action for special circum there is no reasonable elow. If necessary, list a 57. You must provide ide a detailed explanate mable.	me. Enter the amount from Line 20. nonthly average of any child support pay endent child, reported in Part I, that you tent reasonably necessary to be expendent tions. Enter the monthly total of (a) all a salified retirement plans, as specified in § a62(b)(1) wed under § 707(b)(2). Enter the amount mstances. If there are special circumstant alternative, describe the special circumstant ditional entries on a separate page. Tot your case trustee with documentation ion of the special circumstances that n	ments, foster care payments, or received in accordance with applicable d for such child. mounts withheld by your employer from 541(b)(7) and (b) all required 9). In the from Line 52. Incess that justify additional expenses for ances and the resulting expenses in lines all the expenses and enter the total in of these expenses and you must make such expenses necessary and	\$ 0.0 \$				
53 54 55 56	Total Supp disab nonba Qual wage repay Total Dedu which a-c be Line provi reaso	Part V. DETERM current monthly inco ort income. Enter the n ility payments for a dep ankruptcy law, to the ex ified retirement deducts as as contributions for qua ments of loans from ret of all deductions allow the time is no reasonable elow. If necessary, list a 57. You must provide ide a detailed explanate	me. Enter the amount from Line 20. nonthly average of any child support pay endent child, reported in Part I, that you tent reasonably necessary to be expendent tions. Enter the monthly total of (a) all a salified retirement plans, as specified in § a62(b)(1) wed under § 707(b)(2). Enter the amount mstances. If there are special circumstant alternative, describe the special circumstant ditional entries on a separate page. Tot your case trustee with documentation ion of the special circumstances that n	ments, foster care payments, or received in accordance with applicable d for such child. mounts withheld by your employer from 541(b)(7) and (b) all required b). In the from Line 52. Inces that justify additional expenses for ances and the resulting expenses in lines all the expenses and enter the total in of these expenses and you must make such expenses necessary and Amount of expense	\$ 0.0 \$				
53 54 55 56	Total Supp disab nonba Qual wage repay Total Dedu which a-c be Line provi reaso	Part V. DETERM current monthly inco ort income. Enter the n ility payments for a dep ankruptcy law, to the ex ified retirement deduct as as contributions for quaments of loans from ret of all deductions allow action for special circum there is no reasonable elow. If necessary, list a 57. You must provide ide a detailed explanate mable.	me. Enter the amount from Line 20. nonthly average of any child support pay endent child, reported in Part I, that you tent reasonably necessary to be expendent tions. Enter the monthly total of (a) all a salified retirement plans, as specified in § a62(b)(1) wed under § 707(b)(2). Enter the amount mstances. If there are special circumstant alternative, describe the special circumstant ditional entries on a separate page. Tot your case trustee with documentation ion of the special circumstances that n	ments, foster care payments, or received in accordance with applicable d for such child. mounts withheld by your employer from 541(b)(7) and (b) all required 9). In the from Line 52. In the expenses and enter the total in of these expenses and you must make such expenses necessary and Amount of expense \$	\$ 0.0 \$				
53 54 55 56	Total Supp disab nonba Qual wage repay Total Dedu which a-c be Line provi reaso	Part V. DETERM current monthly inco ort income. Enter the n ility payments for a dep ankruptcy law, to the ex ified retirement deduct as as contributions for quaments of loans from ret of all deductions allow action for special circum there is no reasonable elow. If necessary, list a 57. You must provide ide a detailed explanate mable.	me. Enter the amount from Line 20. nonthly average of any child support pay endent child, reported in Part I, that you tent reasonably necessary to be expendent tions. Enter the monthly total of (a) all a salified retirement plans, as specified in § a62(b)(1) wed under § 707(b)(2). Enter the amount mstances. If there are special circumstant alternative, describe the special circumstant ditional entries on a separate page. Tot your case trustee with documentation ion of the special circumstances that n	ments, foster care payments, or received in accordance with applicable d for such child. mounts withheld by your employer from 541(b)(7) and (b) all required 9). Interest from Line 52. Incest that justify additional expenses for ances and the resulting expenses in lines all the expenses and enter the total in of these expenses and you must make such expenses necessary and Amount of expense \$ \$	\$ 0.0 \$				
53 54 55 56	Total Supp disab nonba Qual wage repay Total Dedu which a-c be Line provi reaso	Part V. DETERM current monthly inco ort income. Enter the n ility payments for a dep ankruptcy law, to the ex ified retirement deduct as as contributions for quaments of loans from ret of all deductions allow action for special circum there is no reasonable elow. If necessary, list a 57. You must provide ide a detailed explanate mable.	me. Enter the amount from Line 20. nonthly average of any child support pay endent child, reported in Part I, that you tent reasonably necessary to be expendent tions. Enter the monthly total of (a) all a salified retirement plans, as specified in § a62(b)(1) wed under § 707(b)(2). Enter the amount mstances. If there are special circumstant alternative, describe the special circumstant ditional entries on a separate page. Tot your case trustee with documentation ion of the special circumstances that n	ments, foster care payments, or received in accordance with applicable d for such child. mounts withheld by your employer from 541(b)(7) and (b) all required 9). In the from Line 52. In the expenses and enter the total in of these expenses and you must make such expenses necessary and Amount of expense \$	\$ 0.0 \$				

D ZZC (C	Tinciai i Oim	22C) (Chapter 13) (12/10)		8			
58	Total ad	ljustments to determine disposable income. Add the amounts on Lines t.	54, 55, 56, and 57 and enter	\$			
59	Monthly	Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 5	3 and enter the result.	\$			
Part VI: ADDITIONAL EXPENSE CLAIMS							
60	and welf	xpenses. List and describe any monthly expenses, not otherwise stated in are of you and your family and that you contend should be an additional under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate monthly expense for each item. Total the expenses. Expense Description	deduction from your current r	nonthly			
ου		Emperior Decempor	\$	1			
	a.		<u> </u>	-			
	b.		\$	-{			
	c.		\$	4			
		Total: Add Lines a, b, and c	\$				
		Part VII: VERIFICATION					
I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.) Date: Signature: (Joint Debtor, if any)							

IN RE: LESTER A EUELL

LIST OF DOCUMENTS PREPARED BY GARY W. TINSLEY

- 1. Voluntary Petition (form B1)
- 2. Exhibit "D"- Individual Debtor's Statement of Compliance with Credit Counseling (B 1D)
- 3. Summary of Schedules (Includes Statistical Summary of Certain Liabilities)(B 6 BSummary)
- 4. Schedule A Real Property (B 6A)
- 5. Schedule B Personal Property (B 6B)
- 6. Schedule C Property Claimed as Exempt (B 6C)
- 7. Schedule D Creditors Holding Secured Claims (B 6D)
- 8. Schedule E Creditors Holding Unsecured Claims (B 6E)
- 9. Schedule F Creditors Holding Unsecured Non-priority Claims (B 6F)
- 10. Schedule G Executory Contracts and Unexpired Leases (B 6G)
- 11. Schedule H Co-debtor(s) (B 6H)
- 12. Schedule I Current Income of Individual Debtor(s) (B 6I)
- 13. Schedule J Current Expenditures of Individual Debtor(s) (B 6J)
- 14. Declaration Under Penalty of Perjury Concerning Debtor=s Schedules (B 6 Declaration)
- 15. Statement of Financial Affairs B Questions 1-25 (B 7)
- 16. Statement of Current Monthly Income and Means Test Calculation (B 22A)
- 17. Mailing matrix, on paper and on disc, Complete Names and Addresses only
- 18. Statement of Social Security Number(s) (B 21)
- 19. Application to Pay Filing Fee in Installments (B 3A)
- 20. Disclosure of Compensation of Petition Preparer (B 280)
- 21. Declaration and signature of Non-Attorney Bankruptcy Petition Preparer (B 19)
- 22. Debtor's Certification of Completion of Postpetition Instructional Course (B 23)
- 23. Chapter 13 Plan

IN RE: LESTER A EUELL

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